

Hello, my name is Colleen Ryan. I have been a Mary Kay consultant for the past 5 ½ years. I have also been a Xango™ distributor for the past 1 ½ years. These are both home based businesses that in my opinion are very reputable companies, based on the Golden Rule. I first got involved with Mary Kay to make a little extra spending money. In the process, I learned many valuable lessons and made some awesome friends. I became involved with Xango™ after a friend suggested I try it for my Chronic Fatigue Syndrome. Since Mayo Clinic had no answers, I decided to try it. After 2 ½ months on the juice, I had my life back. Since then, I have made it my mission to tell everyone about this juice. As a R.N. it goes well with my desire to help people. This company has encouraged me to grow in ways that will pay dividends forever. The leaders of this company encourage reading about all sorts of topics including health, wealth, taxes and have brought in all sorts of motivational speakers. This company goes above and beyond the call of duty. The start up cost is \$35, and since the health benefits are greater than any single supplement that I know of, it has been well worth the cost of the juice. In just one year, I have been able to earn enough money to make a huge impact on my families health and wealth. The whole idea of a good business run from your home is simplicity, low cost, a decent income and a product that genuinely helps people. I feel that the consumer should decide what products it wants, not the government.

I understand that the government wants to help protect the consumer, but the suggestions made will not change anything except make legitimate home-based businesses suffer. When I started my Mary Kay business, I did a lot of thinking, I did not just sign a paper blindly. When I bought Mary Kay as a customer, I knew that the company has a 100% money back guarantee, so why would I worry and need to wait 7 days before I bought something? I think I know if I need make up or not. I shouldn't be required to wait 7 days before I bought it. And if you know women, they wait till they run out and then they need it right away, so if you make them wait 7 days before they purchase something from a Mary Kay beauty consultant, they'll run to the drug store and guess what..... The consultant loses a sale. The company already has a 90% buy back if a consultant signs up and changes her mind, it doesn't get much better than that. Do you think a wholesaler would do the same for a small business owner? No way!

When it comes to the company Xango™, their start up cost is so small, it's almost embarrassing! They also have a 30 day 2 case buy back policy. So why do they need a seven day waiting period? A lot of what networking is, is networking. That means you talk to people, when ever and wherever you are! You send them to your website, you hand them a CD, you invite them to an informational meeting, you give them a free bottle, but then does that mean you need to tell them they can't try it for 7 days? I'm not really sure what the 7 day waiting period is supposed to accomplish. Will the FTC then make you wait 7 days before you buy clothes or groceries? Home-based business owners are trying to make a living just like every body else. They should not be penalized any differently than any other small or big business owner. There will always be a few bad apples in EVERY type of business. Bad Doctors, bad lawyers, bad landscapers, bad investors etc. etc. Do we ask patients to wait 7 days before they see a doctor?

I'm not sure what the \$500 business threshold thing is about either. All Mary Kay and Xango ask is a small investment of less than \$100 for a starter kit. For the \$35 starter kit for Xango™, you even get a back office website included! Please don't lump all

companies that are below the \$500 threshold to then have to change it's rules for companies that require a more significant investment.

As for the litigation reporting, that should be for people who need to be licensed. Out of all the Mary Kay beauty consultants, how many do you think have ever been in a lawsuit ? Of all the Xango distributors, how many do you think have been in a lawsuit? The product has no known side effects and has been used without any known interactions with any drugs used concomitantly, Vioxx killed over 30,000 people and the last time I checked, Pfizer and all of the other drug companies are still in business. I think the statistic for deaths caused by drugs that were "properly" prescribed was over 100,000 in 2004 or 2005. The drug companies are still up and running.

As for the earnings claims, who is going to stop some fraudulent character from lying? There is no reasonable way the government can expect to enforce that. They would need an agent in every town.

As for the "references " clause, who is going to check on that? I could see it if someone wanted some references, I'd be happy to give them as many as I could if they asked. What is the security issue of giving someone you may not even know the names, phone numbers and addresses of people? That actually kind of creeps me out. I wouldn't want someone I don't know to have my phone number AND address. How about just a phone number? But then, what if they are just a sales person and they know that if they ask you, you HAVE to give them the info, and then what's to stop them from calling you over and over? I don't want to have to change my phone number that I've had for years because of that. I don't even want to think of the liability issues if a person agrees to be available for phone calls or a visit at their front door has a molester barge in or worse yet, scope out my house and then rob them or attack one of their children. Will other regular businesses be expected to do this also? That is why this is such a great way to do business, it is mostly a "referral" business. People share when they've had a good experience with a company or a product. There is that trust factor there, just like when someone recommends a good movie or a good restaurant. Bad characters Don't get referrals.

I love what I do and I feel that the majority of home-based businesses, just like the majority of other businesses are in business to meet a need of the consumer. I am sorry that there are a few bad apples, but I do not feel that these changes are going to do anything except make the job of a single mom, or someone who wants to be home to raise their kids (etc) job harder. The liars will still lie and probably not get caught. The public must assume some level of intelligence when making choices. I don't feel that the \$100 MK initial investment or the \$35 initial Xango investment qualify for a major investment. Please do not hinder my business! Thank you for your past work, but this is not where my tax dollars should be going. The increase in my paperwork and the governments will only make both our lives more tedious. Sincerely, Colleen Ryan